

WARRANTY DEED

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For good, legal and valuable consideration, receipt of all of which is hereby acknowledged, and for such specific consideration as is set forth below, Grantors hereby grant and convey to Grantee all right, title and interest in the real property hereinafter described.

Grantors hereby covenant with, and warrant to, Grantee that they have fee title to the property listed herein, that they have the right to sell and convey said property, that the property is unencumbered except as listed below, and that the title and quiet possession will forever be defended against the lawful claims of all persons.

Grantee, he/she heirs, successors and assigns, are to have and hold the property listed herein together with all appurtenances and hereditaments of Grantors, in fee simple forever.

Grantors:

BRIAN NEIL CARUTH and ANNE-MARIE CARUTH, husband and wife, who
Grantee: acquired title as Brian Neil Caruth and Anne-Marie McDaniel
JANICE M. WOLFE,

SPECIFIC CONSIDERATION:

The sum of Ten Dollars (\$10.00).

LEGAL DESCRIPTION:

State: Mississippi County: DESOTO

LOT 1322, SECTION "C", SOUTH, DESOTO VILLAGE SUBDIVISION, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 10, PAGES 3-8, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Street Address:

6325 HEATHER COVE, HORN LAKE, MISSISSIPPI 38637

EXISTING ENCUMBRANCES:

Grantee take title subject to the following encumbrances: all those of record.

POSSESSION:

Grantee is entitled to possession of the property as follows:
Possession is to be given on or before JULY 24, 1996.

DATE OF EXECUTION:

19th day of July, 1996


BRIAN NEIL CARUTH

STATE MS.-DESOTO CO.
FILED

JUL 26 4 21 PM '96


ANNE-MARIE CARUTH

Initial: AMC BNC

BK 304 PG 327
W.E. DAVIS CH. CLK.

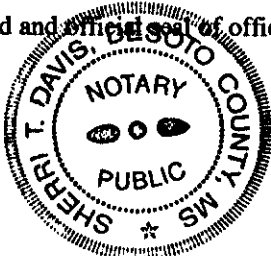
STATE OF MISSISSIPPI

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COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named BRIAN NEIL CARUTH and ANNE-MARIE CARUTH, who acknowledged signature and delivery of the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and official seal of office this the 19th day of July, 1996.



(SEAL)

SHERRI T. DAVIS, Notary Public

My Commission Expires: MARCH 18, 2000

Grantors' Address:
7426 FOX HOLLOW LANE
SOUTHAVEN, MISSISSIPPI 38671
Home: 601-393-6874
Work: 601-342-2980

Grantees' Address:
6325 HEATHER COVE
HORN LAKE, MISSISSIPPI 38637
Home: 601-429-5647
Work: 901-366-6453

PREPARED BY AND, AFTER RECORDING , RETURN TO THE OFFICE OF:
CHRISTIAN GOELDNER
ATTORNEY AT LAW
PROFESSIONAL ASSOCIATION
P. O. BOX 1468
SOUTHAVEN, MISSISSIPPI 38671-1468
(601) 342-7700

Initial: AMC BNC